Certificate Number: 05781-PAE-DE-029177997

Bankruptcy Case Number: 16-18816



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 1, 2017, at 2:26 o'clock PM PDT, Tuyen Ho completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 1, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President